

Frequently Asked Questions Workforce Housing Ordinance Amendments 2010 Town Meeting

1. **Why do we need workforce housing in Harpswell?** We need workforce housing for a diverse population and working individuals who cannot otherwise afford housing in Harpswell such as police, firemen, teachers, public employees, and young families with children.
2. **Why do we need workforce housing when no new Hamilton Place houses have been built?** The need for workforce housing will continue and increase in years to come. The Ordinance amendments provide a tool for creating housing opportunities long term.
3. **What is Workforce Housing?** Workforce housing is housing developed for working individuals whose annual gross income are \$22,500-\$54,000 for a family of 4.
4. **What other qualifications are there for buyers?** Preference is given to persons who live, work or have relatives in Harpswell. [See definition of Qualified Buyer in Definition Addendum]
5. **Do owners pay property estate taxes and at the same rate as everyone else?** Yes.
6. **Why is a density bonus important to a builder and how does it work?** For each workforce housing lot created, a builder can create an additional market rate lot. This system makes the lots affordable and encourages builder participation. [See Section 11.18.3.1]
7. **How are these houses permanently protected as affordable?** As a part of the Planning Board approval process, a document is created that sets out the rules for sales price and qualified buyers. [See Section 11.18.3.5]
8. **Who benefits from equity recapture rules (affordability rules)?** Sellers, buyers and taxpayers. Sellers get back what they invested in the house, plus some appreciation. The taxpayers keep the public funds invested in the construction of the house. Buyers get an affordable house. [See definition of Equity Recapture in Definition Addendum]
9. **Who is a qualified nonprofit developer and how would they help?** Nonprofit corporations such as Brunswick Housing Authority or Habitat for Humanity, whose mission is to create affordable housing and who qualifies for lower cost financing. The nonprofit corporation provides economies of scale, experience and skills to develop housing.
10. **Does this ordinance require any money from the Town?** Other than the time and effort inherent in the Planning Board process for approval of subdivision, there are no funds required from the Town. The ordinance does allow for the creation of a fund into which one can donate money, land or other resources for use in creating workforce housing.
11. **How many homes can be built on a parcel?** Development is dictated by site conditions. The Planning Board will review each project on a case by case basis.